

A Profile of Rhode Island's Elderly Population



"The old man laughed loud and joyously, shook up the details of his anatomy from head to foot, and ended by saying such a laugh was money in a man's pocket, because it cut down the doctor's bills like anything."

--Mark Twain



A Report of the Long Term-Care Coordinating Council
Lt. Governor Charles J. Fogarty, *Chairman*
Maureen Maigret, *Executive Director*
August 2003

Introduction

This report, prepared by the Office of Lieutenant Governor Charles J. Fogarty and the Long-Term-Care Coordinating Council, presents a demographic profile of Rhode Island's elderly population.

It is intended to provide policy-makers and care providers with a quick set of relevant data to help guide the planning process.

Unless otherwise noted, the report was gathered from 2000 US Census figures. For the purposes of this report, 'elderly' refers to persons age 65 years and over. The majority of the data refers to that specific age group.

We acknowledge the efforts of Benjamin Maguire, a Brown University student intern, in preparing this report.

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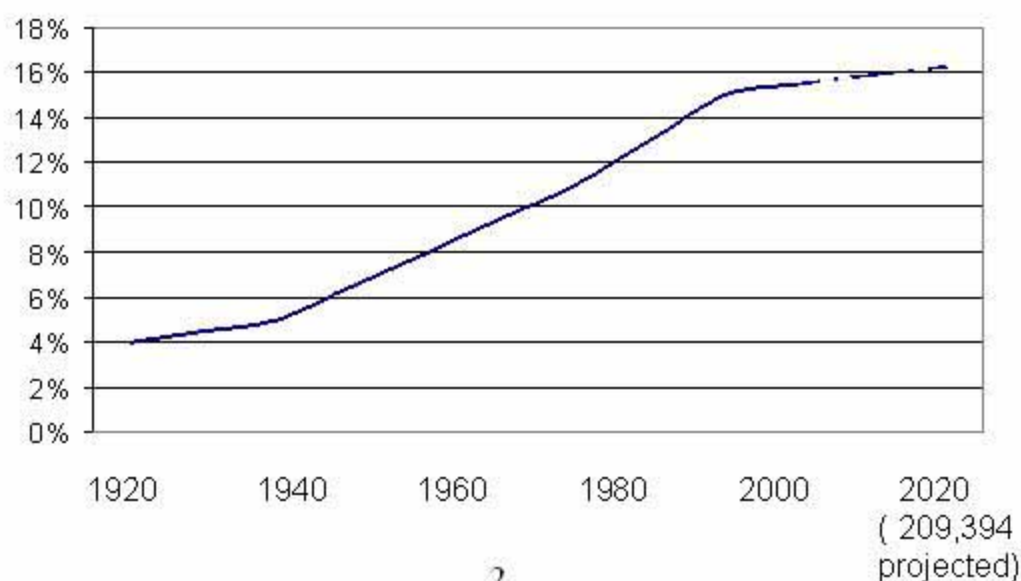
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Demographic and Social Characteristics

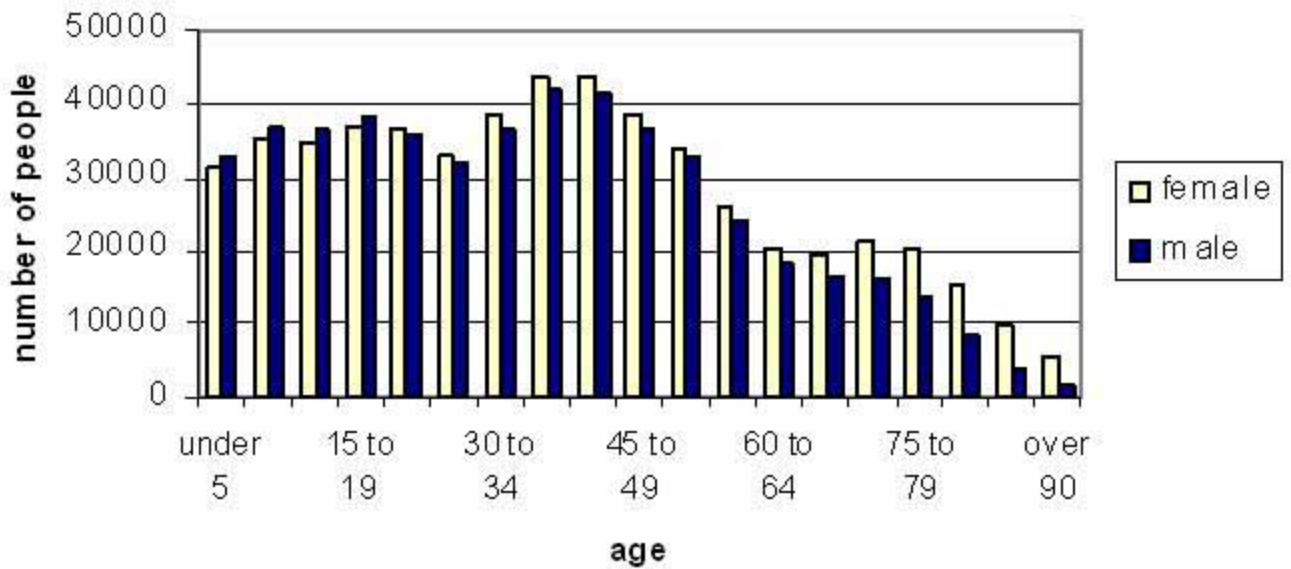
- **152,402** Rhode Islanders are age 65 and over.
- **15%** of the RI population is elderly.
- Rhode Island has the **6th** largest proportion of persons age 65 and over in the United States, behind Florida, Pennsylvania, Iowa, West Virginia, and North Dakota.
- **20,897** Rhode Islanders are age 85 and over.
- **2%** of the population is age 85 and over.
- Nationally, RI ranks **5th** in percent of persons age 85+.

	1990	2000	percent change
65+ population	150,547	152,402	(+)1%
percent	15.0%	14.5%	
65-74 yrs	85,616	73,684	(-)14%
75-84 yrs	48,915	57,821	(+)18%
85+ population	16,016	20,897	(+)30%
percent	1.6%	1.9%	

Percent of Rhode Islanders Over 65



RI Age Structure

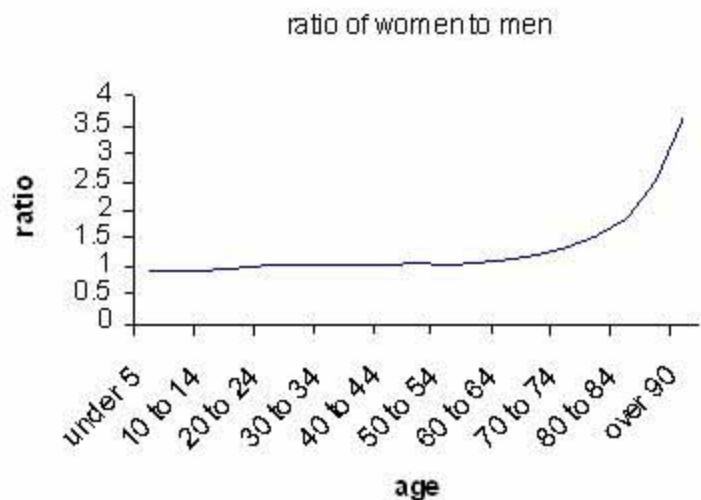


Looking at the overall age structure of the Rhode Island population, differences based on gender immediately become apparent.

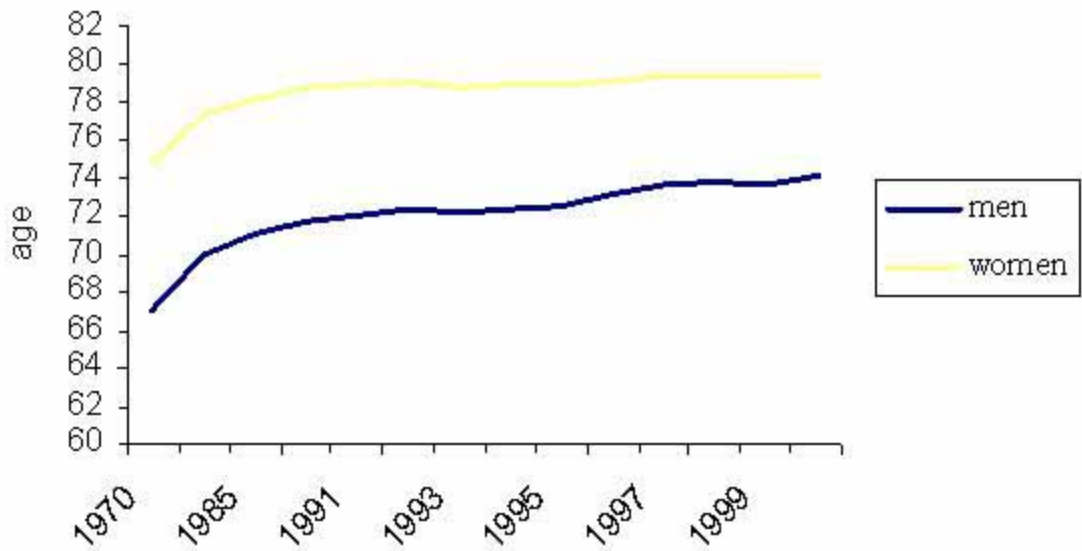
In the 65 and over population there are increasingly more women than men as Rhode Islanders grow older.

60% of the elderly are women and 39% are men.

- For most age groups the ratio of women to men is around 1 to 1.
- After age 65, however, the relative number of women starts to increase until in the highest age group there are almost 4 women for every man.

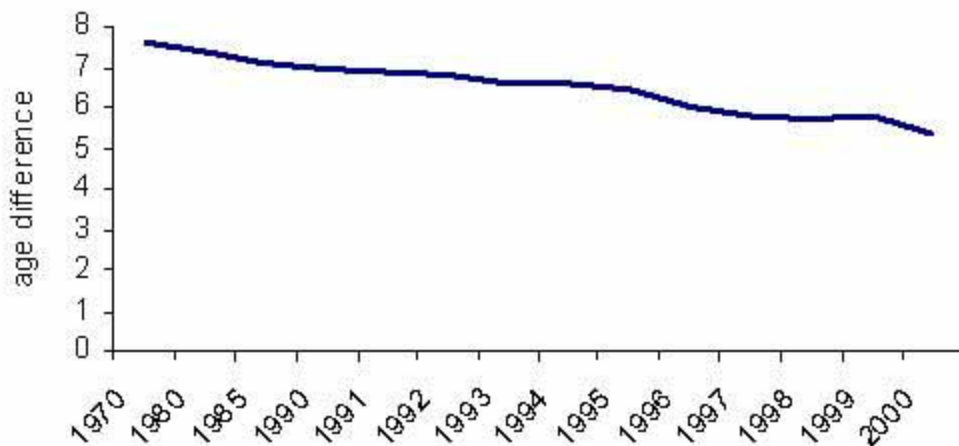


US Life Expectancy

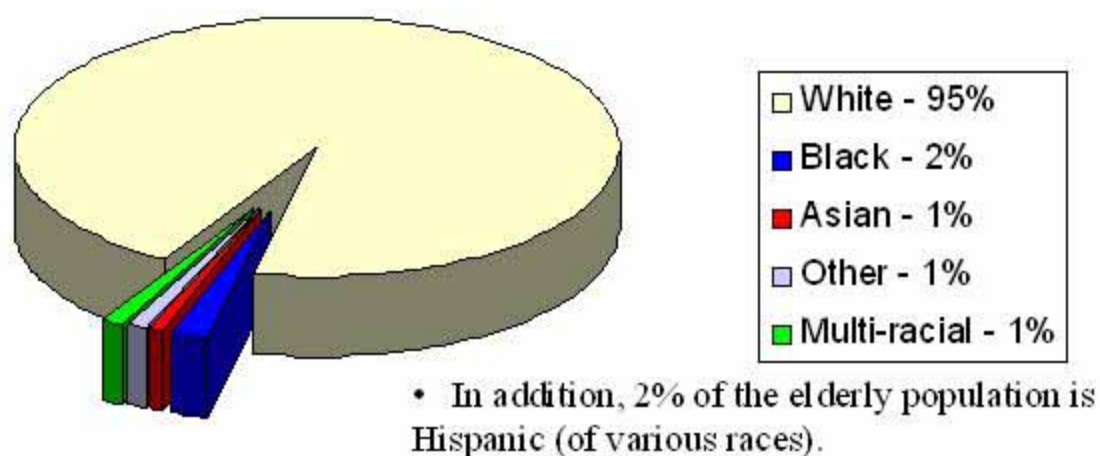


Women have a longer life expectancy than men. Over the past thirty years, however, that gap has begun to close slightly. In 1970 women, on average, lived 7.6 years longer than men; by 2000 that number had dropped to 5.4. Nevertheless, the elderly population in Rhode Island, as elsewhere, is largely made up of women.

Difference in Life Expectancy Between Women and Men



Racial Makeup of the Population 65 and over in Rhode Island



The racial makeup of the RI elderly population is not very diverse, yet that is beginning to change . . .

In the past three decades the number of elderly whites increased by only **16%**. In the same period the elderly black population increased by **92%** and the elderly Hispanic population increased by over **200%**.

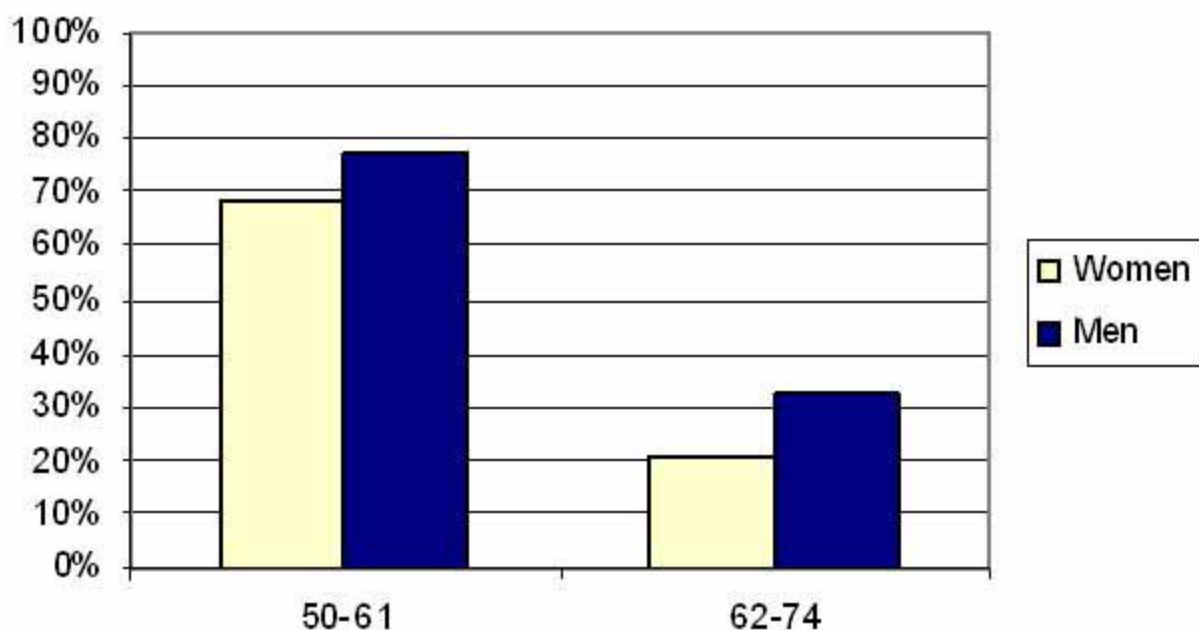
Since 1990 the non-elderly minority population in Rhode Island grew even more dramatically. As minority persons under age 65 grow older, minorities will increasingly make up more of the elderly population.

Racial Make-up by Age Group

	18 to 64	65+
white:	86%	95%
black:	5%	2%
asian:	3%	1%
other:	4%	1%
hispanic:	9%	2%

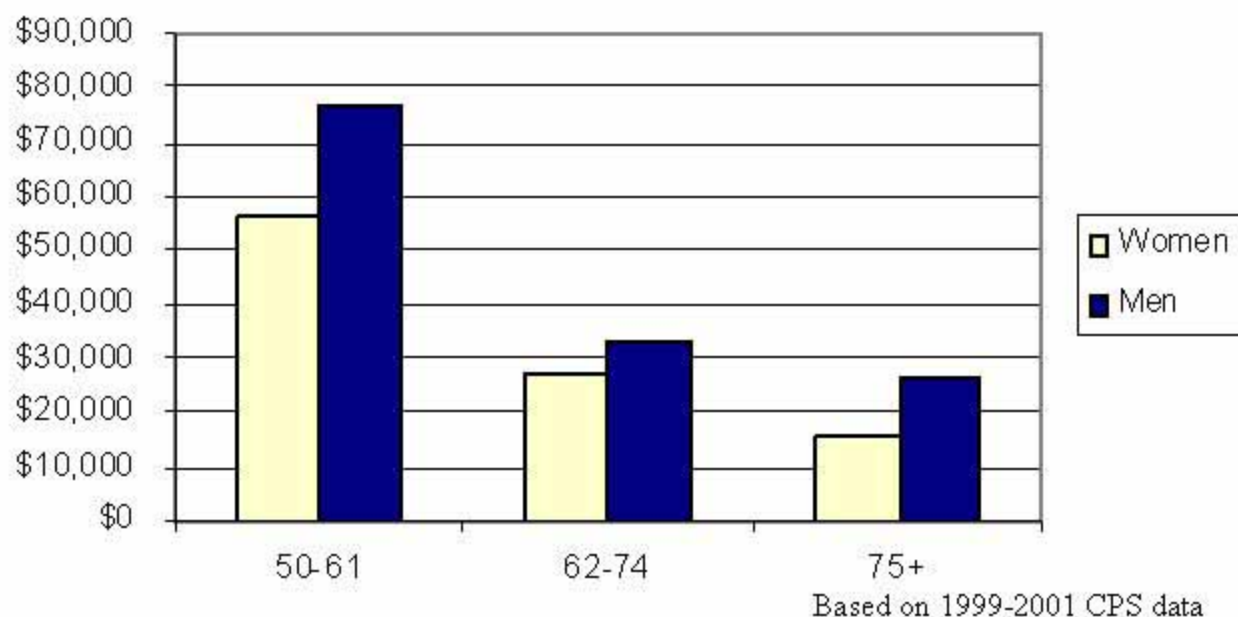
Employment, Income, and Poverty

**Percent of Rhode Islanders in the Labor Force
by Age Group**



Percent in the Labor Force		
Age	Women	Men
50-61	68%	78%
62-74	20%	32%

Median Annual Family Income in Rhode Island by Age Group



Median Annual Family Income by Age		
age	female	male
50-61	\$55,883	\$76,932
62-74	\$26,989	\$33,390
75+	\$15,364	\$26,264

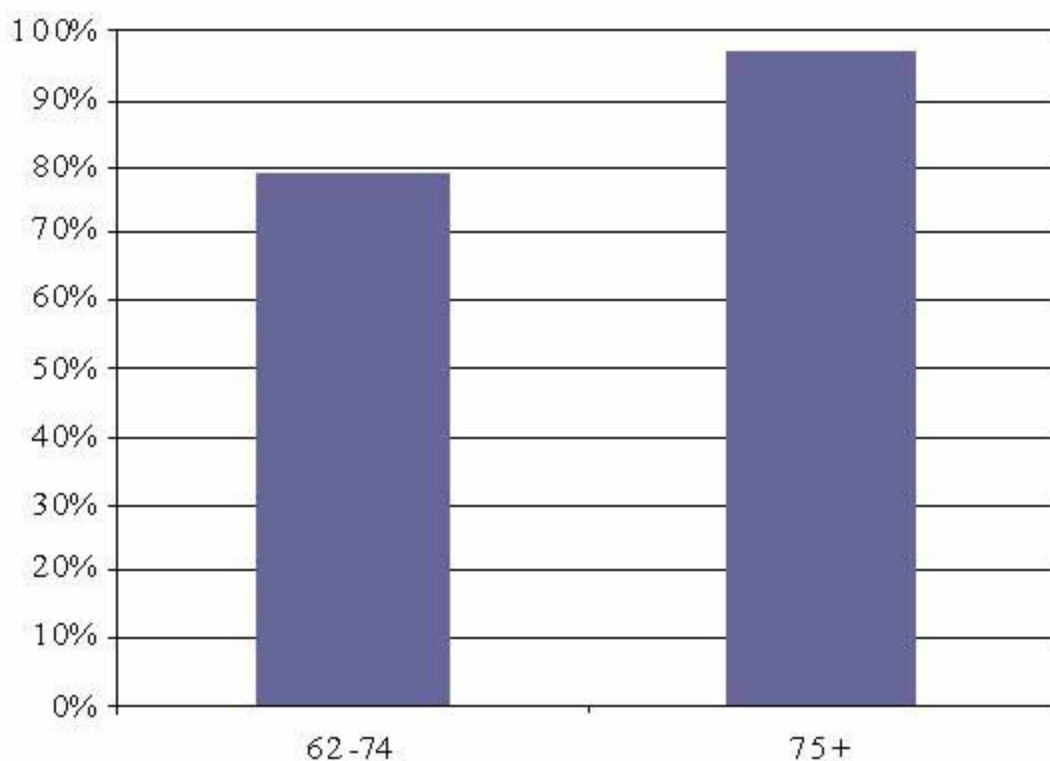
(family income is the aggregate income for entire family in household)

- The median income for the 65+ population is \$36,152. Rhode Island ranks 22 in the United States. The national median income is \$38,155.
- Annual income drops dramatically for elderly Rhode Islanders, especially for women, who are more likely to have no pension, live longer and live alone.

Poverty Status

- The elderly are slightly more likely to be under the Federal Poverty Level than the rest of Rhode Island adults.
- 14% of elderly Rhode Islanders are under the Federal Poverty Level.
- 12% of adults aged 19-64 are under the Federal Poverty Level.

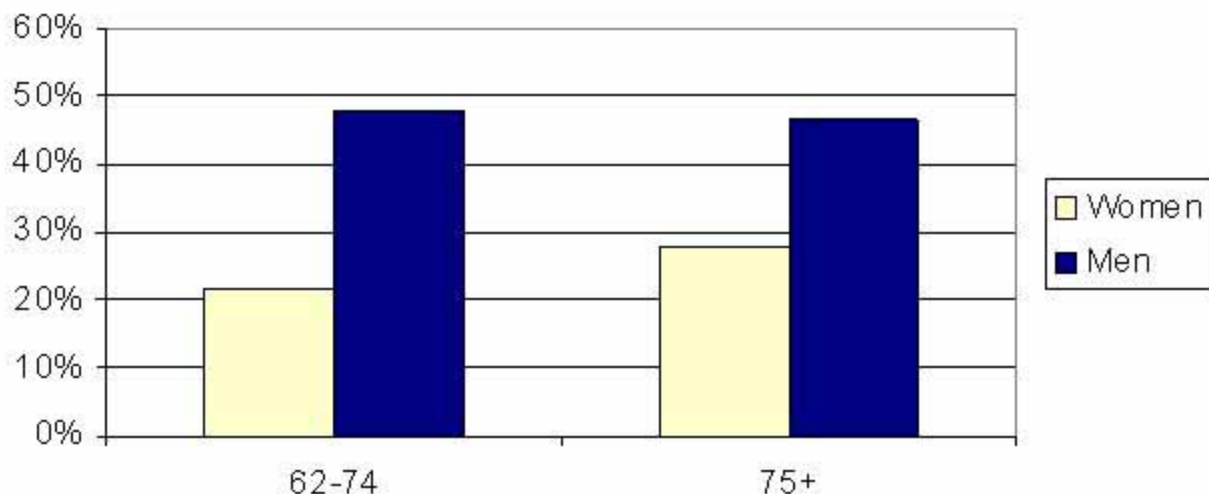
Percent of Elderly Rhode Islanders Receiving Social Security



Percent Receiving Social Security		
62-74	79%	
75+	97%	

Median Annual Benefits: \$9,345
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Percent of Rhode Islanders Receiving Non-Social Security Retirement Income



Percent Receiving Non-Social Security Retirement Income

age	female	male	
62-74	22%	48%	
75+	28%	47%	

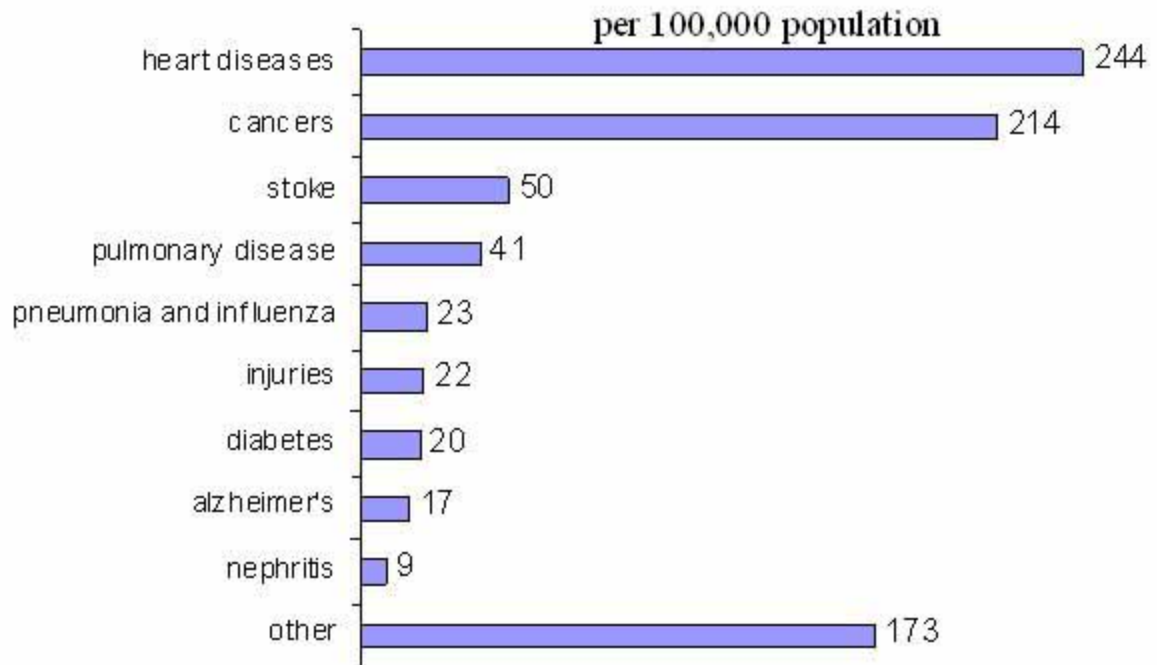
Median Annual Non-Social Security Benefits:

Women: \$3,802

Men: \$12,000

Health and Disability

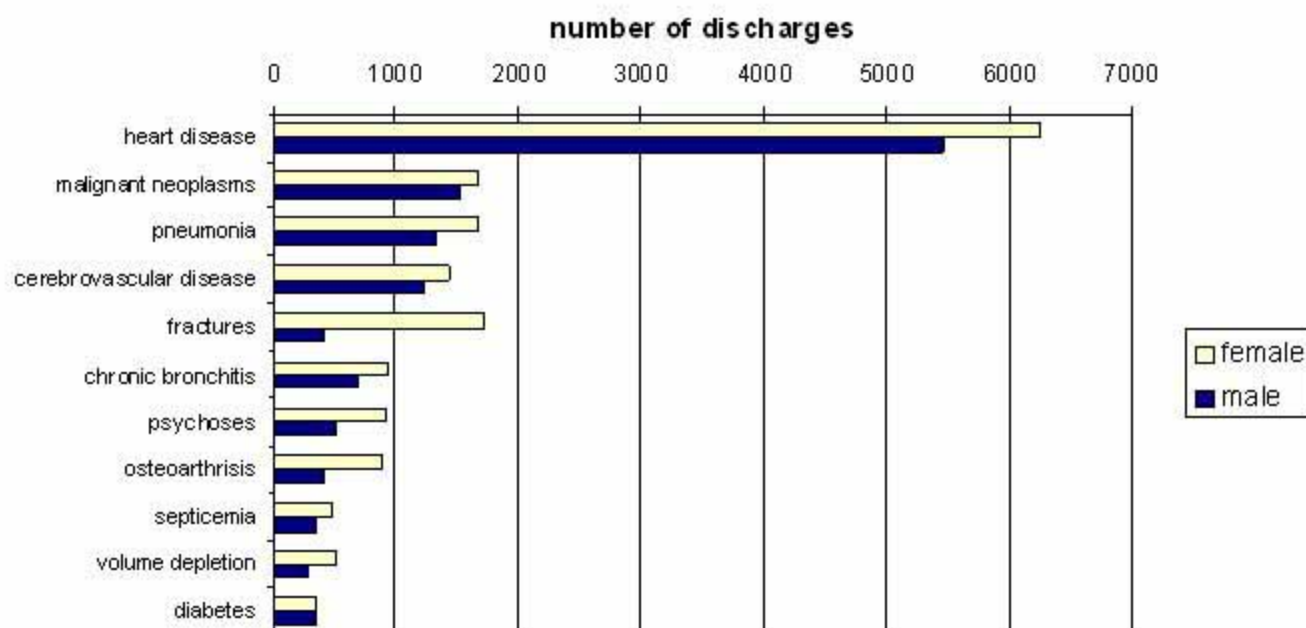
Major Causes of Death in Rhode Island



Source: CDC, Burden of Chronic diseases 1999

- In 1999, heart disease was the most common cause of death in Rhode Island, accounting for 31% of all deaths.
- Rates of death from heart disease were 65% higher among men than among women
- Of all states, Rhode Island had the ninth-highest rate of death due to colorectal cancer.
- Cancer accounted for 25% of all deaths in Rhode Island in 1999.
- In 2000, an estimated 43,000 adults in Rhode Island had diagnosed diabetes.
- In 1999, diabetes accounted for 236 deaths in Rhode Island.
- Rates of death from diabetes were 51% higher among men than among women.

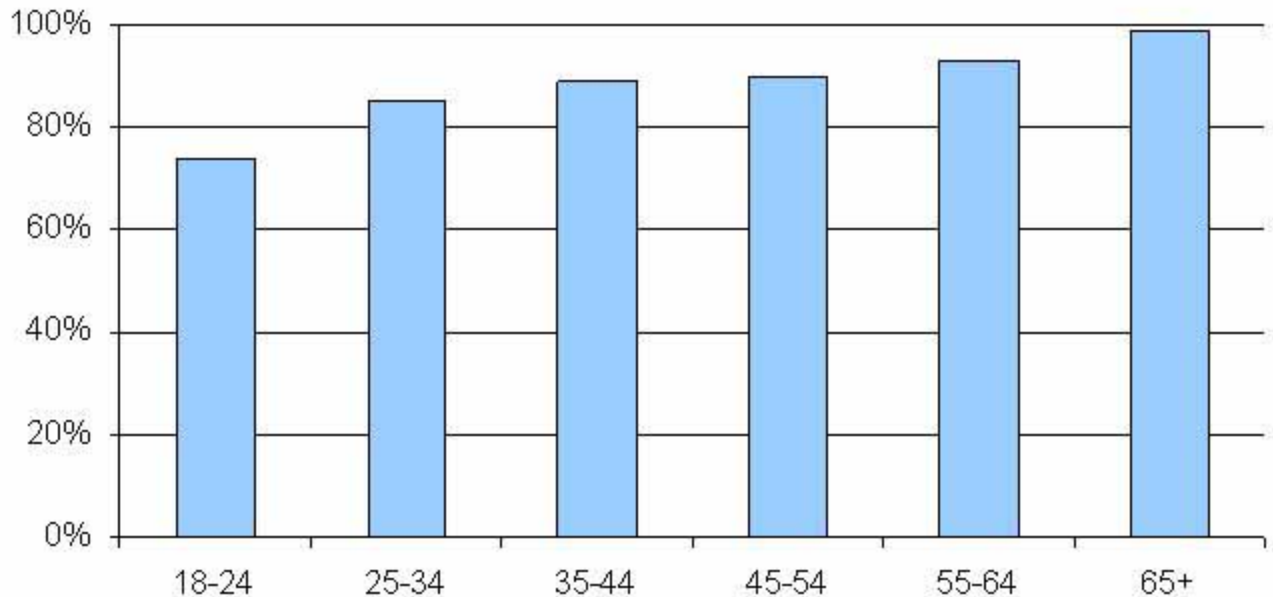
Major Causes of Hospitalization in Rhode Island by Gender, Ages 65 and Older



RI Hospital Discharge Data, 2001

	Total 65+	Rank	Female	Male
heart disease	11,700	1	6,249	5,451
malignant neoplasms	3,186	2	1,672	1,514
pneumonia	3,014	3	1,671	1,343
cerebrovascular disease	2,651	4	1,440	1,221
fractures	2,140	5	1,725	415
chronic bronchitis	1,625	6	931	694
psychoses	1,405	7	904	501
osteoarthritis	1,281	8	880	401
septicemia	836	9	472	364
volume depletion	791	10	507	284
diabetes	698	—	359	339

Percent of Persons in RI with Health Coverage by Age Group



Source: RI Behavioral Risk Factor Surveillance System, 2000

- 99% of Rhode Island residents age 65 and over have some form of health coverage.

Medicare and Additional Coverage

98% of persons age 65 and over with health care coverage in Rhode Island receive their coverage from the national Medicare program. While Medicare provides substantial coverage, it leaves major gaps in coverage for services such as long-term-care and pharmaceutical assistance. RI is one of 28 states to use state funds to help the elderly pay for their prescription drugs. The following data details use of Medicare-covered services being provided in Rhode Island and the proportion of the elderly population in Rhode Island that is enrolled in the state's pharmaceutical assistance program for the elderly (RIPAE).

Medicare Services:	RI	US
	*per 1,000 enrollees	
Discharges from Short-Stay Hospitals	357	351
Hospital Outpatient Services	719	654
Skilled Nursing Facility Admissions	80	63
Home Health Services	70	63
	*per patient served	
Home Health Visits	34	36
Hospice Days	35	48

	Age 65 and Over	
	Number	Percent
Medicare Beneficiaries	147,766	97%
Medicare+Choice Enrollees	57,682	38%
RIPAE	41,757	27%

Additional Medicare Statistics

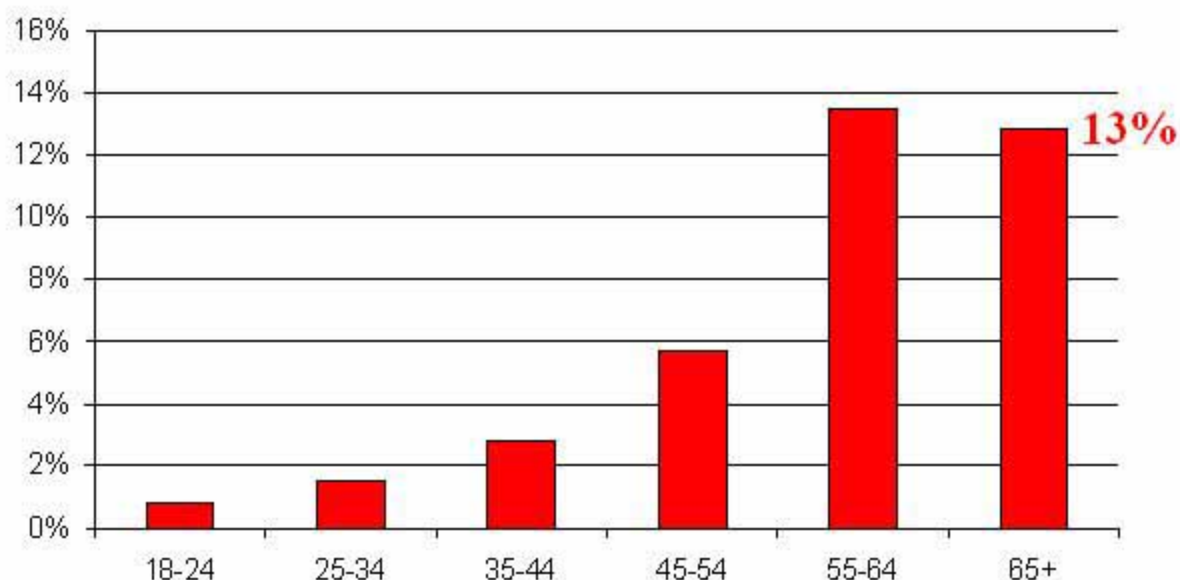
- Rhode Island has 173,000 Medicare beneficiaries, 86% of whom are age 65 and over.
- 50% of the state's Medicare beneficiaries have income less than 200% of the Federal Poverty Level.
- 10% of the Medicare beneficiaries earn less than 100% of the Federal Poverty Level.
- 10% of the state's Medicare population also receives Medicaid (referred to as dual eligible).

Prevalence of Disease and Other Health-Related Conditions and Behaviors in the Elderly

The next few charts show the prevalence of certain illnesses and behaviors among Rhode Islanders of various ages.

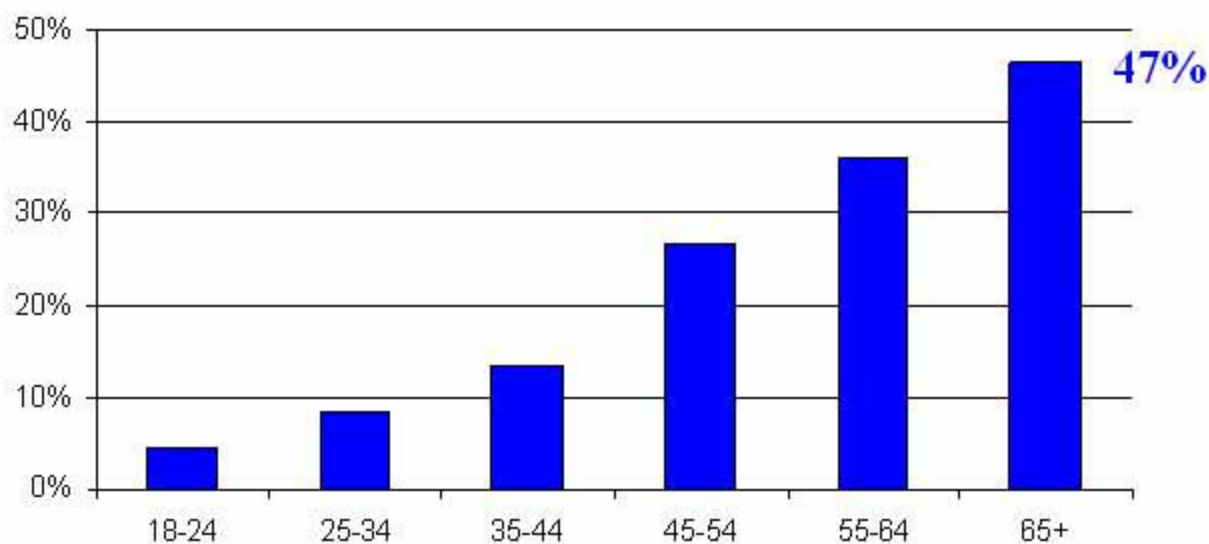
It is important to note that certain conditions are more prevalent in the elderly such as diabetes and high blood pressure. Other conditions and behaviors affecting health like obesity and smoking are not as common in the elderly population, however.

Percent of People with Diabetes by Age Group



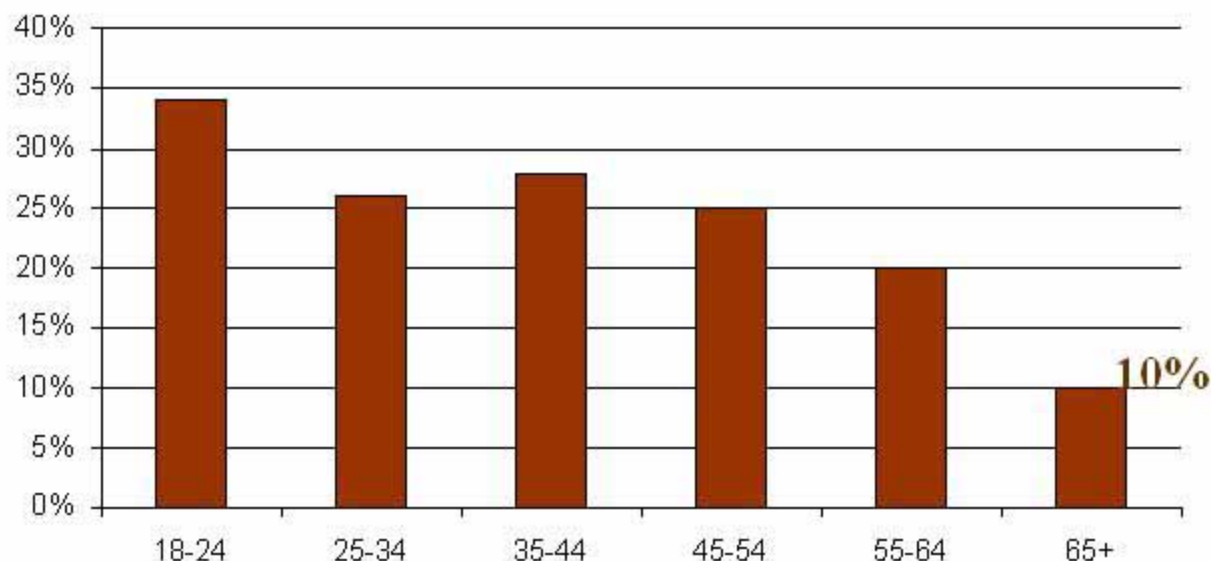
Source: RI Behavioral Risk Factor Surveillance System, 2000

Percent of People Who Have High Blood Pressure by Age Group



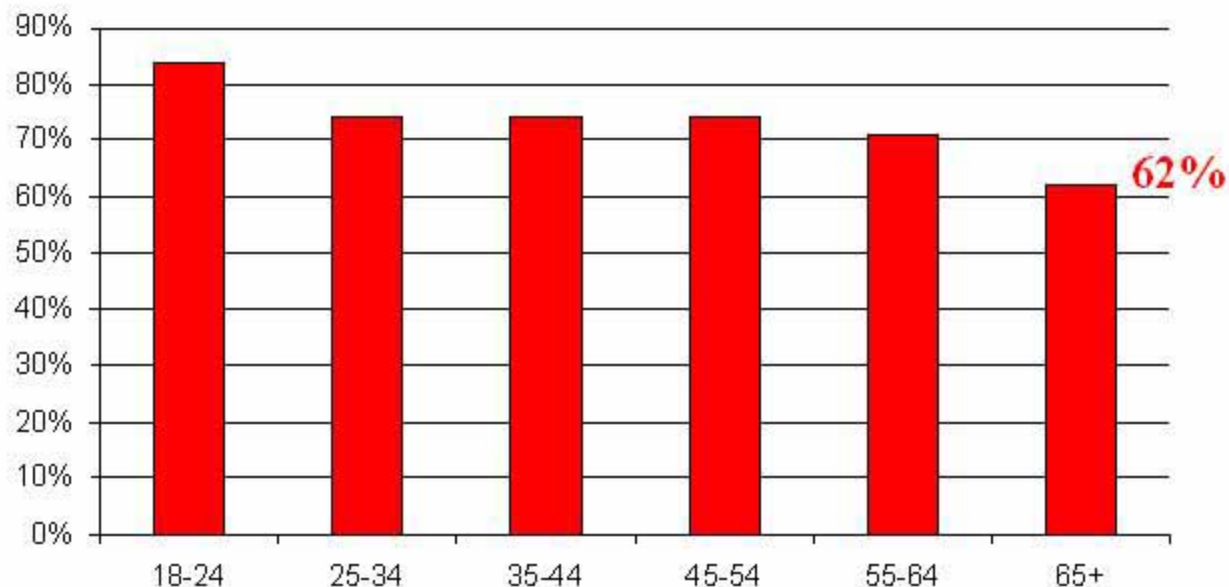
Source: RI Behavioral Risk Factor Surveillance System, 2000

Percent of Persons who Smoke Cigarettes by Age Group



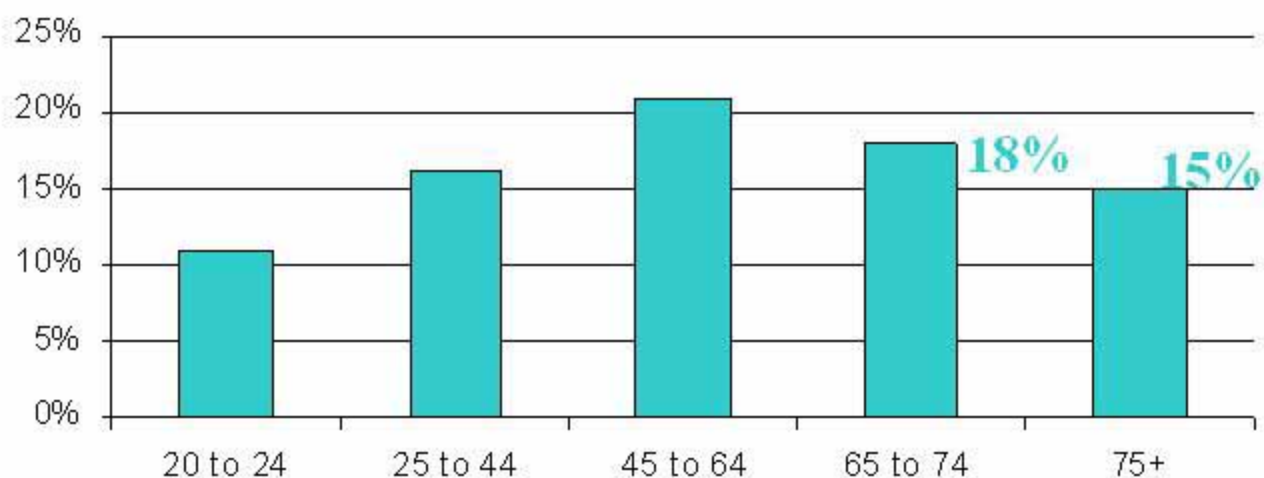
Source: RI Behavioral Risk Factor Surveillance System, 2000

Percent of People Who Exercise Monthly by Age Group



Source: RI Behavioral Risk Factor Surveillance System, 2000

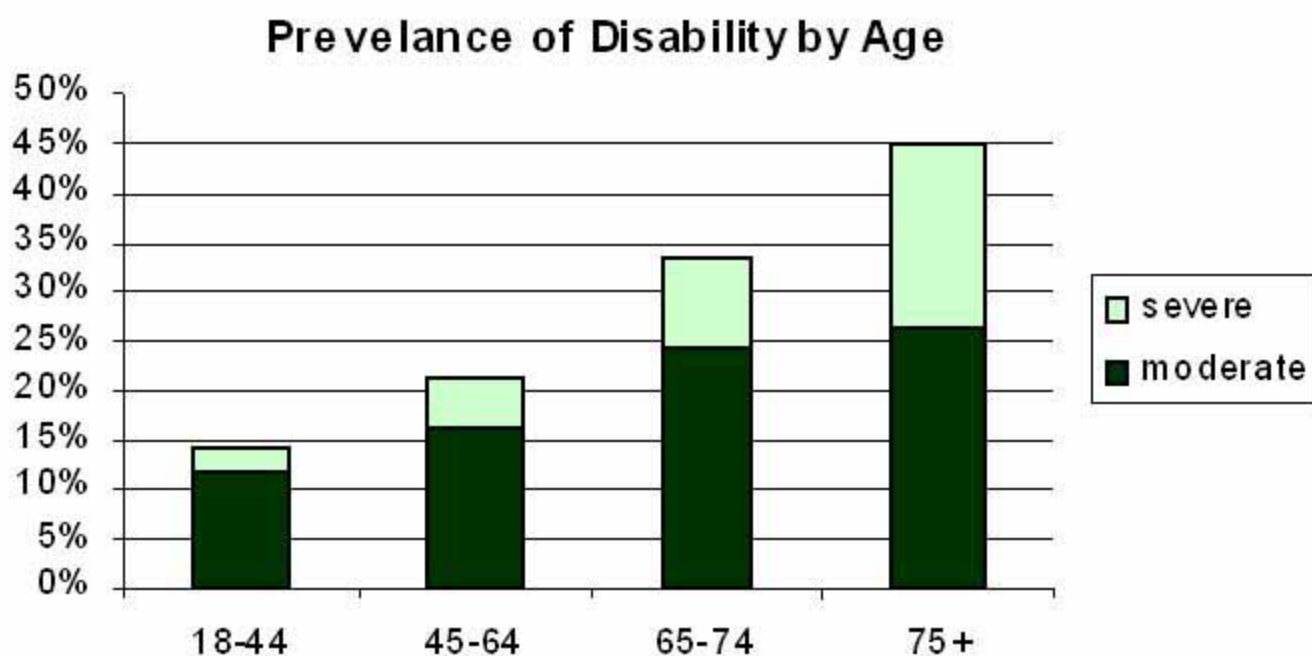
Obesity Rate Among Rhode Islanders by Age Group



Source: RI Behavioral Risk Factor Surveillance System, 2000

Disability Prevalence

The number of persons with disabilities increases with age. Nearly half of those over age 75 have some degree of disability. 40% of persons age 65 and over have a disability, making them more than 3 and a half times as likely to have a disability as persons younger than age 65.



Source: RI Disability Chartbook, 2000

Age is among the most significant factors contributing to chronic illness and disability. As the Rhode Island population continues to comprise more elderly people, the number of persons with disabilities is expected to increase sharply.

Disability Statistics

Among the more than 60,000 elderly Rhode Islanders with disabilities there are various kinds of disabilities and various levels of disability and some persons experience multiple types of disability.

Of those non-institutionalized elderly with a disability:

- 31% have a Sensory Disability
- 60% have a Physical Disability
- 21% have a Mental Disability
- 19% have a 'Self-Care'* Disability
- 46% have a 'Go-outside-home'** Disability

* Individuals with a physical, mental, or emotional condition making it difficult to perform certain activities including dressing, bathing, or getting around inside the home.

** Individuals with a physical, mental, or emotional condition making it difficult to perform certain activities including going outside the home alone to shop or visit a doctor's office.

Living Arrangements

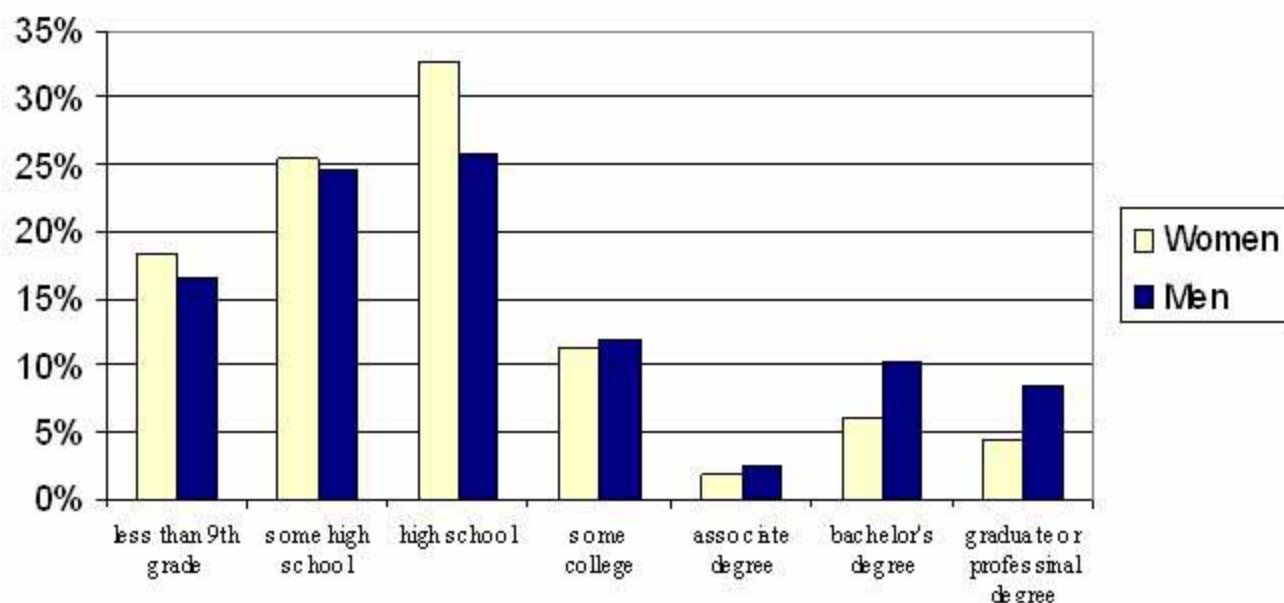
- 93% of Rhode Islanders age 65 and over live in an urban area.
- 7% live somewhere rural.
- 94% of elderly Rhode Islanders live in households, while only 6% live in some kind of institution or group quarters.
- Of those in households, however, one out of every three lives alone.
- 80% of those persons age 65 and over that do not live in a household live in nursing homes.
- 16,957 grandparents live in a household with one or more own grandchildren age 18 years and under
- 5,060 grandparents are responsible for grandchildren

Transportation

75+ with driver's license	62%
70+ with a vehicle	85%

Education and Skills

Education Level for Rhode Islanders over 65



Ability to Communicate:

Of the Rhode Island Population 65 and over:

9% have some difficulty with English

5% live in a linguistically isolated household

(household where all of the members have some difficulty with English)

2% speak Spanish

91% speak English very well

Ability to Use a Computer:

27% of individuals over 55 own a computer,
compared to 48% of the total population

Elderly Population and Poverty Level in Rhode Island Cities and Towns

Elderly Population and Poverty Level in Rhode Island Cities and Towns

	65 years and over			65+ below poverty	
	Number	Percent	Rank	Percent	Rank
Barrington	2,471	16.7	12	7.2	24
Bristol	3,969	17.7	6	10.8	9
Burrillville	1,800	11.4	32	9.4	15
Central Falls	2,177	11.5	31	29.3	1
Charlestown	1,143	14.5	21	4.7	35
Coventry	4,384	13.0	26	7.0	27
Cranston	13,711	17.3	8	8.5	18
Cumberland	5,098	16.0	16	7.7	21
East Greenwich	1,756	13.6	23	7.0	26
East Providence	9,203	18.9	2	11.0	7
Exeter	589	9.7	36	10.2	11
Foster	447	10.5	34	7.8	20
Glocester	915	9.2	37	1.9	39
Hopkinton	866	11.1	33	7.2	25
Jamestown	828	14.7	20	3.1	37
Johnston	5,315	18.9	3	13.6	6
Lincoln	3,444	16.5	14	7.3	23
Little Compton	637	17.7	7	2.4	38
Middletown	2,579	14.9	18	4.7	34
Narragansett	2,216	13.5	24	5.0	31
New Shoreham	175	17.3	9	9.7	13
Newport	3,408	12.9	27	8.3	19
North Kingstown	3,105	11.8	29	4.8	33
North Providence	6,395	19.7	1	8.7	17
North Smithfield	1,912	18.0	4	9.9	12
Pawtucket	10,828	14.8	19	15.2	4
Portsmouth	2,307	13.5	25	6.4	29
Providence	18,155	10.5	35	19.0	2
Richmond	509	7.0	39	4.3	36
Scituate	1,241	12.0	28	5.5	30
Smithfield	3,429	16.6	13	9.6	14
South Kingstown	3,248	11.6	30	5.0	32
Tiverton	2,522	16.5	15	9.1	16
Warren	2,034	17.9	5	10.4	10
Warwick	14,558	17.0	10	7.5	22
West Greenwich	359	7.1	38	15.9	3
West Warwick	4,165	14.1	22	11.0	8
Westerly	3,915	17.0	11	6.6	28
Woonsocket	6,589	15.2	17	14.7	5